

State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: TL24 DC - Trendsetter Super
Project Name/Number: TL24 DC - Trendsetter Super/L271

Filing at a Glance

Company: Transamerica Life Insurance Company
Product Name: TL24 DC - Trendsetter Super
State: District of Columbia
TOI: L04I Individual Life - Term
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Filing Type: Form
Date Submitted: 11/11/2016
SERFF Tr Num: AEGB-130715943
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: TL24 DC - TRENDSETTER SUPER

Implementation: 01/01/2017
Date Requested:
Author(s): Doug Busness, Theresa Meyers
Reviewer(s): John Rielley (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State: District of Columbia
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General Information

Project Name: TL24 DC - Trendsetter Super
Project Number: L271
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/14/2016
State Status Changed:
Created By: Doug Business
Corresponding Filing Tracking Number: LT609800

Deemer Date:
Submitted By: Doug Business

Filing Description:
Attn.:Policy Examination Division (Individual Life)

Re:TRANSAMERICA LIFE INSURANCE COMPANY
NAIC #: 468-86231
TL24 – Individual Term Life Insurance Policy

Dear Sir/Madam:

We have attached a copy of the above referenced form. This is a new form and is not intended to replace any form previously approved by your Department. This form has been submitted in the final printed form in which it will be distributed to policy owners. This form is subject to only minor modifications in paper size and stock, ink, border, company logo, company address, adaptation to computer printing and officers' signatures.

No part of this filing contains any unusual or controversial items from normal company or industry standards.

TL24 Term Life Insurance Policy – This policy contains a Level Death Benefit for the first 10, 15, 20, 25 or 30 years as selected by the Insured, increasing annually thereafter. Benefits are payable at the death of the Insured prior to the Policy Anniversary at the Insured's Age 105. The premiums are subject to change as stated in the Schedules of Premiums in the Policy Data but will not exceed the specified Guaranteed Premiums.

This policy is a nonparticipating term life insurance policy.

This form is being declared non-illustratable.

We intend to market this form to the general public and will be offered for sale on an individual basis by licensed agents.

We intend to use Application APA401008T which was approved by your Department on 06/24/2008 under SERFF tracking number CMPL-125670269.

We would appreciate your review and approval of this form. Should you have any questions or need any additional information, please do not hesitate to contact me.

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Product Name: TL24 DC - Trendsetter Super
Project Name/Number: TL24 DC - Trendsetter Super/L271

Sincerely,

TRANSAMERICA LIFE INSURANCE COMPANY

Doug Business
Intermediate State Filing Analyst
Phone (319) 355-5073
Email: Doug.Business@Transamerica.com

Company and Contact

Filing Contact Information

Doug Business, Forms Filing Analyst II doug.business@transamerica.com
4333 Edgewood Road, NE, MS 319-355-5073 [Phone]
4280
Cedar Rapids, IA 52499

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road, NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

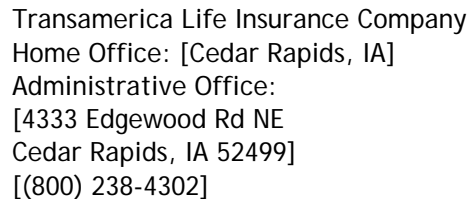
State:	District of Columbia	Filing Company:	Transamerica Life Insurance Company
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Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Individual Term Life Insurance Policy	TL24 DC	POL	Initial		66.300	TL24 DC.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



TL24 DC

READ YOUR POLICY CAREFULLY

GUIDE TO POLICY PROVISIONS

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DEFINITIONS

Age	A person's age in years on his or her last birthday, unless otherwise specified. For purposes of this policy, the Insured's Age changes on each Policy Anniversary.
Beneficiary	A person designated to receive all or a portion of the death benefit on the death of the Insured. You may name both a Primary and Contingent Beneficiary. A Primary or Contingent Beneficiary named on the application may be changed as provided in this policy.
Date of Issue	The date this policy is prepared in our office. The Date of Issue is shown in the Policy Data. The Date of Issue may or may not be the same as the Policy Date.
Expiry Date	The date on which coverage under this policy expires. The Expiry Date is the Policy Anniversary at the Insured's Age 105 and is shown in the Policy Data.
Face Amount	An amount used in determining the amount of this policy's death benefit. The Face Amount is shown in the Policy Data. The actual amount we pay on the death of the Insured may be adjusted as described in this policy.
In Force	Insurance coverage is in effect and has not terminated.
Insured	The person whose life is insured under this policy. The Insured is identified in the Policy Data.
Lapse	Termination of this policy at the end of the grace period due to non-payment of premiums. If this policy Lapses, the Insured's life will no longer be insured under the terms of this policy.
Monthly Policy Date	The day of each month coinciding with the Policy Date. If there is no day in the calendar month that coincides with the Policy Date, the Monthly Policy Date of that month will be the first day of the following month.
Policy Anniversary	The same day and month as the Policy Date for each year this policy remains In Force.
Policy Date	The date the coverage is effective under this policy. We will use the Policy Date to determine the premium due dates, Monthly Policy Dates, Policy Anniversaries and, Policy Years. The Policy Date is shown in the Policy Data.
Policy Year	The 12-month period directly preceding a Policy Anniversary.
Reinstate	To restore coverage after this policy has Lapsed, in accordance with the Reinstatement provision.
Rider	An attachment to this policy that provides an additional benefit.
Written Request	A signed request in a form satisfactory to us that is received at our Administrative Office.
You and your	The owner(s) of this policy. The owner(s) as of the Date of Issue are shown in the Policy Data. Ownership may be transferred as provided in this policy. Following a transfer of ownership, you and your will refer to the new owner(s).

OWNERSHIP

Owner of the Policy	The owner may exercise all rights under this policy during the Insured's lifetime, including the right to transfer ownership subject to applicable law and regulation. If ownership is shared by more than one person, all such persons must act together to exercise a right. Unless otherwise specified, if a co-owner dies during the Insured's lifetime, the co-owner's interest in this policy will pass to the remaining co-owners. If the owner or all co-owners die during the Insured's lifetime, ownership will pass to the contingent owner, if one has been named; otherwise, ownership will pass to the owner's estate. You may change the owner by filing a Written Request with us. We will not be bound by any change of ownership until we record it in our records. Unless otherwise specified by you, the change will then take effect as of the date the change is signed by you, subject to any payments made or actions taken by us prior to our recording of the change.
Assignment of the Policy	You may assign this policy by filing a Written Request with us. We will not be bound by any assignment until we record it in our records. Unless otherwise specified by you, the assignment will then take effect on the date the assignment is signed by you, subject to any payments made or actions taken by us prior to our recording of the assignment. We assume no responsibility for the validity or effect of any assignment of this policy or of any interest in it. Any death benefit which becomes payable to an assignee will be payable in a single sum and will be subject to proof of the assignee's interest and the extent of the assignment.

THE BENEFICIARY

Who Receives the Death Benefit	When the death benefit is payable under this policy, we will pay it to the Primary Beneficiary named by you in accordance with this policy. If no Primary Beneficiary has been designated, or if the interest of all designated Primary Beneficiaries has ended before we make payment of the death benefit, we will pay the death benefit to the Contingent Beneficiary, if one has been named. If the interest of all designated Primary and Contingent Beneficiaries has ended before we make payment of the death benefit, we will pay the death benefit to you. If you are not living at that time, we will pay the death benefit to your estate.
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Unless you specify otherwise, the following will apply:

1. If any Beneficiary dies before the Insured, at the same time as the Insured, or within 30 days after the Insured, that Beneficiary's interest in the death benefit will end, except as to any death benefits we have already paid to that Beneficiary.
2. If a Beneficiary is a partnership, we will pay the death benefit to the partnership as it existed when the Insured died.

How to Change a Beneficiary	You may name or change a Primary or Contingent Beneficiary while the Insured is living by sending us a Written Request. The change will not be effective until we record it in our records. Even if the Insured is not living when we record the change, the change will take effect as of the date it was signed, unless otherwise specified by you. However, any benefits we pay before we record the change will not be subject to the change.
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A Beneficiary designated irrevocably may not be changed without the written consent of that Beneficiary.

THE DEATH BENEFIT

Amount of the Death Benefit	The amount of the death benefit is equal to the Face Amount. The amount of the death benefit may be affected by the Misstatement of Age or Sex provision of this policy.
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PAYMENT OF THE DEATH BENEFIT

Proof of Death	We will pay any benefit payable because of death when we receive due proof that the Insured's death occurred while this policy was In Force. The proof must be sent to us at our Administrative Office. We will send appropriate forms to the Beneficiary upon request. Any of our agents will help the Beneficiary fill out the forms without charge.
Adjustments to the Death Benefit	<p>Before paying the death benefit we will add to the amount of the payment the amount of any portion of a paid premium which applies to a period beyond the Insured's date of death (excluding any premiums waived under any Rider attached to this policy). We will also adjust the amount of the payment in accordance with any attached Riders, subject to their terms.</p> <p>We will reduce the amount of the payment by any amount necessary to provide insurance to the date of the Insured's death occurring during a grace period.</p>
Interest from Date of Death	We will pay interest on the death benefit under this policy after we receive due proof of the Insured's death. We will pay interest on the death benefit from the date of death to the date of payment. The annual interest rate will be at least the greater of 1% or the rate paid by us on funds left on deposit as of the date of death of the Insured. We will pay additional interest at a rate of 10% annually, beginning with the date that is 31 calendar days from the latest of items 1, 2 and 3 below to the date payment is made: 1. The date we receive due proof of the Insured's death. 2. The date we receive sufficient information to determine our liability, the extent of our liability and the appropriate payee legally entitled to the death benefit. 3. The date that legal impediments to payment of the death benefit that depend on the action of parties other than us are resolved and sufficient evidence is provided to us. Legal impediments include, but are not limited to: a) The establishment of guardianships and conservatorships; b) The appointment and qualification of trustees, executors and administrators; and c) The submission of information required to satisfy state and federal reporting requirements. If the death benefit includes a refund of premiums received by us after the Insured's death and we do not refund those premiums within 30 days after we receive due proof of the insured's death, we will pay interest on such refund from the date of death to the date of payment. The interest rate will be determined by us, but will never be less than 1% annually.

PREMIUMS

Premiums	To keep this policy in force, each premium must be paid in advance. Premiums should be sent to our Administrative Office or as otherwise instructed by us. We will give you a receipt if you ask for one. The first premium is due on the Policy Date. Subsequent premiums are payable while the Insured is living and within the grace period. If a part of the premium ceases to be payable under the provisions of a Rider, the premium will be reduced accordingly. The mode of premium payment may be changed on any Policy Anniversary to any other mode shown in the Policy Data.
Schedule of Premiums	<p>Premiums for this policy (excluding premiums for certain Riders) will remain level until the First Premium Increase Date shown in the Policy Data. Beginning on the First Premium Increase Date, premiums will increase annually.</p> <p>The Policy Data includes two schedules of annual premiums. For any Policy Year after the First Premium Increase Date, we may charge a lower premium than the guaranteed annual premium, but we will not charge a higher annual premium. Any lower annual premium will be in effect for one year and will apply to all policies having the same plan, issue year, class of risk, face amount, sex, and premium schedule as the this policy.</p> <p>The Schedule of Non-Guaranteed Premiums shown in the Policy Data is based on our current premium scale, but is not guaranteed. Any change in the non-guaranteed premium rates will be prospective and will be subject to our expectation as to future cost factors. Such cost factors may include, but are not limited to: mortality; expenses; interest; persistency; regulatory changes; and any applicable federal, state and local taxes.</p>

The semi-annual, quarterly and monthly premiums for each Policy Year will be determined on the same basis used to determine the initial semi-annual, quarterly and monthly premiums.

Grace Period

If premiums are not paid when they are due, this policy will Lapse. We will allow a period of 31 days after the premium due date for payment of each premium after the first premium. This means that if a premium is not paid on or before the date it is due, you may pay that premium during the 31 day period immediately following the due date. The insured's life will continue to be insured during this 31 day period. During the grace period, we will not charge any interest on the premium due. If you do not pay the premium due before the end of the grace period, this policy will Lapse and all coverage will terminate. You will have the entire grace period within which to remit payment. Any payments sent by U.S. mail must be post marked within the grace period. If the Insured dies during the grace period before the premium is paid, we will deduct the portion of the premium required to provide insurance from the premium due date to the date of the Insured's death from the death benefit payable under this policy.

Reinstatement

If this policy Lapses, you may Reinstatement it as provided in this section. Any Reinstatement must be made during the lifetime of the Insured and within three years from the end of the grace period. Before we Reinstatement your policy, we will require:

1. Your Written Request to Reinstatement this policy,
2. The Insured's written consent to Reinstatement,
3. Evidence of insurability satisfactory to us that the Insured is insurable at the same class of risk/substandard rating/flat extra as applied to this policy immediately prior to Lapse.
4. Payment of all overdue premiums with interest from the due date of each premium. The interest rate is 6% per annum, compounded annually.

The date of Reinstatement will be the Monthly Policy Date on or following the date the application for Reinstatement is approved by us, so long as the Insured is still living.

GENERAL PROVISIONS

This Policy is Our Contract with You

This policy is issued in consideration of the application and the payment of premiums as provided in this policy.

This policy, any amendment(s) or endorsement(s), and a copy of the application(s) and any questionnaires for issuance or Reinstatement of the policy attached to it contain the entire contract between you and us. Any statements made in such application(s), questionnaires or any amendments either by you or by the Insured will, in the absence of fraud, be considered representations and not warranties. Also, any written statement made either by you or by the Insured will not be used to void this policy nor defend against a claim under this policy unless the statement is contained in the application(s), questionnaires or any amendments thereto.

We reserve the right to add future Riders or endorsements to this policy, except where prohibited by law.

Incontestability

We cannot contest this policy, except for non-payment of premium after it has been In Force during the lifetime of the Insured for two years after the later of:

1. The Date of Issue; and
2. The effective date of Reinstatement of this policy.

If this policy is Reinstated, the original contestability period will continue to apply. In addition, a new two year contestability period will apply from the date of Reinstatement with respect to statements made in the application for Reinstatement.

The Insured, the owner and the Beneficiary are obligated to cooperate in any

contestability investigation that we may conduct, including supplying us with necessary authorizations for medical and other information.

Riders

Riders, if any, are listed in the Policy Data. Any Rider will become a part of this policy and will be subject to all of the terms and conditions of this policy, unless we state otherwise in the Rider. In a Rider:

1. References to the Policy Specifications Page means the Policy Data; and
2. References to this policy's Specified Amount mean the Face Amount.

Amount Payable Is Limited in the Event of Suicide

If the Insured, whether sane or insane, dies by suicide within two years from the Date of Issue, our liability will be limited to an amount equal to the premiums paid for this policy.

If this policy is Reinstated, a new two year period will apply beginning on the date of Reinstatement. If the Insured, whether sane or insane, dies by suicide within two years from the Reinstatement date, our liability will be limited to an amount equal to the premiums paid from the date of Reinstatement.

Misstatement of Age or Sex

If there is a misstatement of the Insured's date of birth or sex in the application, we will adjust the death benefit to that which the premiums paid would have purchased at the correct Age or sex.

Who Can Make Changes in the Policy

No change or waiver of any of the provisions of this policy will be valid unless made in writing by us and signed by an officer of the Company. Any change or waiver must be signed by our President or a Vice President together with our Secretary. No agent or other person has the authority to change or waive any provision of this policy.

Termination of Insurance

This policy will terminate and all benefits under it will cease on the earliest of the following:

1. The date we receive your Written Request to terminate; or
2. The Expiry Date; or
3. The date this policy Lapses; or
4. The date this policy is converted pursuant to a Conversion Option Endorsement; or
5. The date of the Insured's death.

Our acceptance of a premium for any period after the date of termination of this policy will create no liability by us with respect to this policy, nor will it constitute a waiver of the termination. Any premium paid for this policy following its termination will be refunded.

No Dividends are Payable

This is nonparticipating insurance. It does not participate in our profits or surplus. We do not distribute past surplus or recover past losses by changing the rates or charges.

Your Rights

During the Insured's lifetime and unless otherwise provided in this policy, you have the exclusive right to assign this policy and to exercise every right, privilege and option this policy grants or that we allow.

To exercise any of these rights, or to apply for the death benefits or any benefits under this policy, communicate with our nearest representative or directly with our Administrative Office. Contact your agent if you desire additional services or information. Please notify us promptly of any change of address.

SETTLEMENT PROVISIONS

Lump Sum Payment

When the death benefit is payable, we will pay it in a lump sum, unless a settlement option is elected.

Settlement Options	During the Insured's lifetime, you may request that we pay the death benefit under one of the following settlement options. We will also use any other method of payment that is agreeable to you and us. After the Insured's death, a Beneficiary may elect to receive such Beneficiary's share of the death benefit under a settlement option. However, you may provide that the Beneficiary will not be permitted to change the settlement option you have selected. If a settlement option is requested, we will send you a written notice which will state the terms and conditions under which the payments will be made. The notice will include a statement regarding the value of the proceeds and to whom any remaining proceeds will be paid following the death of the person receiving the payments.
Annuity	We will use the benefit as a single premium to buy an annuity. The annuity may be payable to one or two payees. It may be payable for a guaranteed period, or for life with or without a guaranteed period as long as we agree to it. The annuity payment will not be less than what our newly issued immediate annuity contracts with the same features are then paying.
Benefit Deposited With Interest	We will hold the benefit on deposit with us and it will earn interest. Such interest will be at a rate declared by us from time to time, but not less than an annual interest rate of 1%, and may differ from the rate we pay under other options. We will pay the earned interest monthly, quarterly, semi-annually or annually, as requested. The payee may withdraw part or all of the benefit and earned interest at any time.
Conditions	<p>Settlements of less than \$10,000 will be paid in a lump sum and may not be applied under any settlement option. We may change the payment frequency if payments under an option become less than \$100.</p> <p>A corporation may receive payments under a life income option only if the payments are based on the life of the surviving spouse or dependent of the Insured.</p>
Payments Exempt from the Claims of Creditors	<p>To the extent permitted by law:</p> <ol style="list-style-type: none"> 1. No payment of the death benefit or interest we make will be subject to the claims of any creditor; and 2. If you provide that the option selected cannot be changed after the Insured's death, the payments will not be subject to the debts or contracts of the person receiving the payments.



Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office:
[4333 Edgewood Rd NE
Cedar Rapids, IA 52499]
[(319) 355-8511]

Term Insurance to the Policy Anniversary at the Insured's Age 105
Level Death Benefit Payable at Death of the Insured
Prior to the Policy Anniversary at the Insured's Age 105

Premiums Payable During the Life of the Insured to the
Policy Anniversary at the Insured's Age 105

Premiums are Subject to Changes as Stated in the Schedules of
Premiums Provision, But Will Not Exceed Specified Guaranteed Premiums

See Schedule of Guaranteed and Non-Guaranteed Premiums in the Policy Data for Amount of Premiums

Convertible in Accordance with Conversion Option Endorsement
Nonparticipating - No Dividends

State:	District of Columbia	Filing Company:	Transamerica Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	TL24 DC - Trendsetter Super		
Project Name/Number:	TL24 DC - Trendsetter Super/L271		

Supporting Document Schedules

Satisfied - Item:	Actuarial Data Letter
Comments:	
Attachment(s):	TL24 Actuarial Data-signed.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	TL24 Statement of Variability.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Flesch Score Certification
Comments:	
Attachment(s):	TL24 Flesch Score-signed.pdf
Item Status:	
Status Date:	

Satisfied - Item:	GAN DC
Comments:	
Attachment(s):	GAN DC 10-3-2014.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Data Pages
Comments:	
Attachment(s):	TL24 DC Data Pages T20 Perm.pdf TL24 DC Data Pages T20 TableD.pdf TL24 DC Data Pages T20 Temp.pdf
Item Status:	
Status Date:	

Term Insurance to the Policy Anniversary at Age 105
With Level Premiums for 10, 15, 20, 25, or 30 Years

TRANSAMERICA LIFE INSURANCE COMPANY

Cedar Rapids, Iowa

Actuarial Data

1) Cash Values

The minimum cash values are negative or less than the benchmark of 2.50% of the policy death benefit for all issue ages, rate classifications, level premium periods and durations. Calculations were done in accordance with the Standard Nonforfeiture Law. Based upon these calculations, we determined that no cash values are required.

2) Valuation

Statutory reserves are at least equal to the minimum reserves required under The Valuation of Life Insurance Policies Model Regulation as adopted by the NAIC in March 1999 and as amended by the NAIC in 2009.



Anton A. Harper, FSA, MAAA
Director, Life Pricing

November 7, 2016
Date

**TRANSAMERICA LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Text that is intended to be variable is bracketed. Each variable bracketed text is described below.

TL24:

Face page:

1. Administrative Office Address: The address is bracketed to take into consideration any future address changes.
2. Telephone Number: This may change in the future.
3. TSLB[xx]: This will be used to pull in the correct 10, 15, 20, 25, or 30 year level premium period selected by the policy owner.
4. Policy Number: Issued sequentially.
5. Insured: This information will be case specific at time of issue to represent the name of the Insured as shown on the application for insurance.
6. Owner: This information will be case specific at time of issue and will be the Insured person, unless otherwise specified in the application for insurance.
7. Face Amount: This information will be case specific at time of issue. The amount we approve, subject to a minimum of \$25,000.
8. Policy Date: This will change to represent the date coverage under this policy becomes effective.
9. Signed for the Company at: This information will be case specific at time of issue.
10. Officers' Signatures and Titles: These may change in the future.

Policy Data – Page 3:

11. Expiry Date: The Policy Anniversary at the insured's age 105.
12. Insured: This information will be case specific at time of issue to represent the name of the Insured as shown on the application for insurance.
13. Face Amount: This information will be case specific at time of issue. The amount we approve, subject to a minimum of \$25,000. The face amounts for this product are banded as follows:

Band	Face Amount
Band 1	\$25,000 – 99,999
Band 2	\$100,000 – 249,999
Band 3	\$250,000 – 499,999
Band 4	\$500,000 – 999,999
Band 5	\$1,000,000 – 3,000,000
Band 6	\$3,000,001 - 10,000,000
Band 7	\$10,000,001 +

14. Sex of Insured: Case specific at time of issue.
15. Owner: This information will be case specific at time of issue and will be the Insured person, unless otherwise specified in the application for insurance.
16. Policy Date. This will change to represent the date coverage under this policy becomes effective.
17. Age of Insured.

Level Period	Band 1 : \$25,000 - \$99,999	Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$499,999 Band 4: \$500,000 - \$999,999 Band 5: \$1,000,000 - \$3,000,000 Band 6: \$3,000,001 - \$10,000,000 Band 7: \$10,000,001+
10	18 - 80	18 - 80
15	18 - 75 (Non Smoker) 18 - 70 (Smoker)	18 - 78 (Non Smoker) 18 - 73 (Smoker)
20	18 - 65	18 - 70 (Non Smoker) 18 - 65 (Smoker)
25	18 - 60 (Non Smoker) 18 - 55 (Smoker)	18 - 65 (Non Smoker) 18 - 60 (Smoker)
30	18 - 50 (Non Smoker) 18 - 45 (Smoker)	18 - 58 (Non Smoker) 18 - 53 (Smoker)

18. Policy Number. Issued Sequentially.
19. Date of Issue. Case specific at time of issue; may or may not be the same as the Policy Date.
20. Last Date to Convert. The earlier of the end of the level premium period or 70th birthday, 75th birthday for Preferred Plus risk classes.
21. Class of Risk.

Preferred Plus
Preferred Nonsmoker
Standard Plus
Standard Nonsmoker
Preferred Smoker
Standard Smoker

27. Total Annual Premium on Policy Date: The amount the insured will pay per year if they choose the annual premium payment mode.
28. Initial Premium Amount and Mode: Based on Benefits selected; annually, semi-annually, quarterly, monthly, Direct Bill, Pre-Authorized Check (PAC), Salary Deduction, and Government Allotment.
29. Total Payments per Year: Annual policy/benefit premiums based on mode of payment(s).
30. Schedule of Premiums: Based on modal factor times the annual premium.

Mode	Factor
Annual Direct	1.0000
Annual PAC	1.0000
Semi-Annual Direct	.5100
Semi-Annual PAC	.5100
Quarterly Direct	.2575
Quarterly PAC	.2575
Monthly PAC	0.086
Salary Deduction	0.086
Government Allotment	0.086

The Schedule of Premiums will vary based on: (a) the insured's age, sex, class of risk and rating; and (b) the face amount of the policy. The premiums shown represent the total first year premiums payable for a 35 year old male who is classified as a standard nonsmoker and a policy face amount of \$100,000.

Policy Data – Page 3A, 3B:

31. Schedule of Non-Guaranteed Premiums: The annual premiums for the base policy under the Schedule of Non-Guaranteed Premiums will vary based on: (a) the insured's age, sex, class of risk and rating; and (b) the face amount of the policy. The premiums shown represent the non-guaranteed annual premiums payable for a 35 year old male who is classified as a standard nonsmoker and a policy face amount of \$100,000.
32. Policy Year: The number of policy years under the Schedule of Non-Guaranteed Premiums. The number of policy years shown will be up to the policy anniversary at the insured's age 105.
33. Annual Policy Fee: Is \$60.00 for Band 1 and \$30.00 for Bands 2 - 7. The annual policy fee is set at issue and will not be changed for in-force contracts. The maximum annual policy fee for new issues is \$150.

Product Type	UW Requirements	Rate Band	Policy Fee
Level	Full	Bands 2 - 7	\$30
Level	Non-med	Band 1	\$60

34. Schedule of Guaranteed Premiums: The annual premiums for the base policy under the Schedule of Guaranteed Premiums will vary based on: (a) the insured's age, sex, class of risk and rating; and (b) the face amount of the policy. The premiums shown represent the guaranteed annual premiums payable for a 35 year old male who is classified as a standard nonsmoker and a policy face amount of \$100,000.
35. Policy Year: The number of policy years under the Schedule of Guaranteed Premiums. The number of policy years shown will be up to the policy anniversary at the insured's age 105.

Last Page:

36. Administrative Office Address: The address is bracketed to take into consideration any future address changes.
37. Telephone Number: This may change in the future.

FLESCH READABILITY CERTIFICATION

Transamerica Life Insurance Company

Form Number (may vary by state)

Flesch Score

TL24

66.3

I certify that the machine scored Flesch Readability score(s) for the above mentioned form(s) is/are accurate.

Wade A. Wenger

Wade Wenger,
Assistant Vice President Compliance Officer

10/31/2016
Date



**Government of the District of Columbia
Vincent C. Gray, Mayor
Department of Insurance, Securities and Banking**



**Chester A. McPherson
Acting Commissioner**

**BULLETIN 04-IB-003-6/1
(Revised 10/03/14)**

TO: ALL LIFE AND HEALTH INSURERS
FROM: CHESTER A. MCPHERSON, ACTING COMMISSIONER
DATE: OCTOBER 3, 2014
**SUBJECT: SUMMARY DISCLOSURE REGARDING LIFE AND HEALTH
GUARANTY ASSOCIATION INSOLVENCY PROTECTION**

Pursuant to D.C. Official Code § 31-5416, all life and health insurers and annuity contract providers subject to the provisions therein are required to provide to policy and contract holders the attached “SUMMARY OF GENERAL PURPOSES, COVERAGE LIMITATIONS AND CONSUMER PROTECTION” prior to or at the time of delivery of the policy or contract.

SUMMARY OF GENERAL PURPOSES, COVERAGE LIMITATIONS AND CONSUMER PROTECTION

General Purposes

Residents of the District of Columbia should know that licensed insurers who sell health insurance, life insurance, and annuities in the District of Columbia are members of the District of Columbia Life and Health Insurance Guaranty Association ("Guaranty Association").

The purpose of the Guaranty Association is to assure that policy or contract holders of certain types of insurance policies and contracts are covered up to the statutory levels of protection of contractual benefits in the unlikely event that a member insurer is unable to meet its financial obligations and found by a court of law to be insolvent. When a member company is found by a court to be insolvent, the Guaranty Association will assess its other member insurers to provide benefits on any outstanding covered claims of persons who reside in the District of Columbia. However, this additional protection provided through the Guaranty Association is subjected to certain statutory limits explained under "Coverage Limitations" section, below. In some cases, the Guaranty Association may facilitate the reassignment of policies or contracts to other licensed insurance companies to keep them in-force, with no change in contractual rights or benefits.

Coverage

The District of Columbia Life and Health Insurance Guaranty Association ("Guaranty Association"), established pursuant to the Life and Health Guaranty Association Act of 1992 ("Act"), effective July 22, 1992 (D.C. Law 9-129; D.C. Official Code § 31-5401 *et seq.*), provides insolvency protection for certain types of insurance policies and contracts. NOTE: Certain policies and contracts may not be covered or fully covered.

The insolvency protections provided by the Guaranty Association are generally conditioned on an individual being a resident of the District and are the insured or owner under a health insurance, life insurance, or annuity contract issued by a member insurer, or they are insured under a group policy insurance contract issued by a member insurer. Beneficiaries, payees, or assignees of District insureds are also covered under the Act, even if they live in another state.

Coverage Limitations

The Act also limits the amount the Guaranty Association is obligated to pay. The benefits for which the Guaranty Association may become liable shall be limited to the lesser of:

- The contractual obligations for which the insurer is liable or for which the insurer would have been liable if it were not an impaired or insolvent insurer; or

- With respect to any one life, regardless of the number of policies, contracts, or certificates:
 - \$300,000 in life insurance death benefits for any one life; including net cash surrender or net cash withdrawal values;
 - \$300,000 in the present value of annuity benefits, including net cash surrender or net cash withdrawal values;
 - \$300,000 in the present value of structured settlement annuity benefits, including net cash surrender or net cash withdrawal values;
 - \$300,000 for long-term insurance care benefits;
 - \$300,000 for disability insurance;
 - \$500,000 for basic hospital, medical, and surgical insurance, or major medical insurance;
 - \$100,000 for coverage not defined as disability insurance or basic hospital, medical and surgical insurance or major medical insurance or long term care insurance including any net cash surrender and net cash withdrawal values.

In no event is the Guaranty Association liable for more than \$300,000 with respect to any one life (\$500,000 in the event of basic hospital, medical, and surgical, and major medical claims).

Additionally, the Guaranty Association is not obligated to cover more than \$5,000,000 for multiple non-group policies of life insurance with one owner of regardless of the number of policies owned.

Exclusions Examples

Policy or contract holders are not protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was domiciled in a state whose guaranty association law protects insureds that live outside of that state);
- Their insurer was not authorized to do business in the District of Columbia; or
- Their policy was issued by a charitable organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company, an insurance exchange, a non-profit hospital or medical service organization, a health maintenance organization, or a risk retention group.

The Guaranty Association also does not cover:

- Any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk;
- Any policy of reinsurance (unless an assumption certificate was issued);

- Any plan or program of an employer or association that provides life, health, or annuity benefits to its employees or members and is self-funded;
- Interest rate guarantees which exceed certain statutory limitations;
- Dividends, experience rating credits or fees for services in connection with a policy;
- Credits given in connection with the administration of a policy by a group contract holder; or
- Unallocated annuity contracts.

Consumer Protection

To learn more about the above referenced protections, please visit the Guaranty Association's website at www.dclifega.org. Additional questions may be directed to The District of Columbia Department of Insurance, Securities and Banking (DISB) will respond to questions not specifically addressed in this disclosure document.

Policy or contract holders with additional questions may contact either:

**District of Columbia
Department of Insurance, Securities
and Banking
810 First Street, N.E., Suite 701
Washington, DC 20002
(202) 727-8000**

**District of Columbia
Life and Health Guaranty
Association
1200 G Street, N.W.
Washington, DC 20005
(202) 434-8771**

Pursuant to the Act (D.C. Official Code § 31-5416), insurers are required to provide notice to policy and contract holders of the existence of the Guaranty Association and statutory coverage protections. Your insurer and agent are prohibited by law from using the existence of the Guaranty Association and the protection it provides to market insurance products. You should not rely on insolvency protection provided under the Act when selecting an insurer or insurance product. If you have obtained this document from an agent in connection with the purchase of a policy or contract, you should be aware that such delivery does not guarantee that the Guaranty Association would cover your policy or contract. Any determination of whether a policy or contract will be covered will be determined solely by the coverage provisions of the Act.

This disclosure is intended to summarize the general purpose of the Act and does not address all the provisions of the Act. Moreover, the disclosure is not intended and should not be relied upon to alter any right established in any policy or contract, or under the Act.

POLICY DATA

		[JAN 01 2017]	POLICY DATE
EXPIRY DATE	[JAN 01 2087]	[35]	AGE OF INSURED
INSURED	[JOHN DOE]	[SPECIMEN]	POLICY NUMBER
FACE AMOUNT	[\$100,000]	[JAN 01 2017]	DATE OF ISSUE
SEX OF INSURED	[MALE]		LAST DATE TO CONVERT
		[JAN 01 2037]	
OWNER	[THE INSURED]		
		[RATED NON-SMOKER]	CLASS OF RISK
		[JAN 01 2037]	FIRST PREMIUM INCREASE DATE

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDER NUMBER	SCHEDULE OF ADDITIONAL BENEFITS	ANNUAL PREMIUM*
-----	-----	-----
	NONE	

TOTAL ANNUAL PREMIUM ON POLICY DATE	[\$514.00]*
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*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INITIAL ANNUAL PREMIUM FOR POLICY EXCLUDING RIDERS:	[\$214.00]
PERMANENT EXTRA POLICY PREMIUM:	[\$300.00]

INITIAL PREMIUM AMOUNT AND MODE	[\$514.00]	[ANNUALLY]	[DIRECT]
TOTAL PAYMENTS PER YEAR			[\$514.00]

SCHEDULE OF PREMIUMS

TOTAL FIRST YEAR PREMIUMS (SEE FOLLOWING PAGES FOR PREMIUMS FOR LATER YEARS):

POLICY YEAR	ANNUALLY	SEMI-ANNUALLY	QUARTERLY	MONTHLY
[YEARS 1 - 20]	[\$514.00]	[\$262.14]	[\$132.36]	[\$44.20]
TOTAL PAYMENTS PER YEAR	[\$514.00]	[\$524.28]	[\$529.44]	[\$530.40]

THE SCHEDULE OF PREMIUMS ABOVE IS FOR [DIRECT] BILLING ONLY. A SCHEDULE OF PREMIUMS FOR OTHER PAYMENT MODES WILL BE PROVIDED ON REQUEST.

POLICY DATA (CONTINUED)

SCHEDULE OF NON-GUARANTEED PREMIUMS**
- ANNUAL PREMIUMS[*] -

	POLICY		POLICY
POLICY YEAR	EXCLUDING	POLICY YEAR	EXCLUDING
BEGINNING	RIDERS	BEGINNING	RIDERS
[JAN 01 2018]	\$ [514.00]	[JAN 01 2053]	\$ [4,265.00]
[JAN 01 2019]	[514.00]	[JAN 01 2054]	[4,778.00]
[JAN 01 2020]	[514.00]	[JAN 01 2055]	[5,368.00]
[JAN 01 2021]	[514.00]	[JAN 01 2056]	[6,035.00]
[JAN 01 2022]	[514.00]	[JAN 01 2057]	[6,770.00]
[JAN 01 2023]	[514.00]	[JAN 01 2058]	[7,578.00]
[JAN 01 2024]	[514.00]	[JAN 01 2059]	[8,470.00]
[JAN 01 2025]	[514.00]	[JAN 01 2060]	[9,473.00]
[JAN 01 2026]	[514.00]	[JAN 01 2061]	[10,623.00]
[JAN 01 2027]	[514.00]	[JAN 01 2062]	[11,958.00]
[JAN 01 2028]	[514.00]	[JAN 01 2063]	[13,483.00]
[JAN 01 2029]	[514.00]	[JAN 01 2064]	[15,228.00]
[JAN 01 2030]	[514.00]	[JAN 01 2065]	[17,250.00]
[JAN 01 2031]	[514.00]	[JAN 01 2066]	[19,600.00]
[JAN 01 2032]	[514.00]	[JAN 01 2067]	[22,323.00]
[JAN 01 2033]	[514.00]	[JAN 01 2068]	[25,460.00]
[JAN 01 2034]	[514.00]	[JAN 01 2069]	[29,035.00]
[JAN 01 2035]	[514.00]	[JAN 01 2070]	[32,993.00]
[JAN 01 2036]	[514.00]	[JAN 01 2071]	[37,248.00]
[JAN 01 2037]	[1,089.00]	[JAN 01 2072]	[41,703.00]
[JAN 01 2038]	[1,268.00]	[JAN 01 2073]	[46,000.00]
[JAN 01 2039]	[1,328.00]	[JAN 01 2074]	[46,675.00]
[JAN 01 2040]	[1,393.00]	[JAN 01 2075]	[49,708.00]
[JAN 01 2041]	[1,473.00]	[JAN 01 2076]	[52,944.00]
[JAN 01 2042]	[1,573.00]	[JAN 01 2077]	[57,311.00]
[JAN 01 2043]	[1,705.00]	[JAN 01 2078]	[61,352.00]
[JAN 01 2044]	[1,858.00]	[JAN 01 2079]	[65,652.00]
[JAN 01 2045]	[2,033.00]	[JAN 01 2080]	[70,231.00]
[JAN 01 2046]	[2,223.00]	[JAN 01 2081]	[75,102.00]
[JAN 01 2047]	[2,428.00]	[JAN 01 2082]	[78,975.00]
[JAN 01 2048]	[2,645.00]	[JAN 01 2083]	[83,603.00]
[JAN 01 2049]	[2,885.00]	[JAN 01 2084]	[88,504.00]
[JAN 01 2050]	[3,153.00]	[JAN 01 2085]	[93,686.00]
[JAN 01 2051]	[3,463.00]	[JAN 01 2086]	[99,173.00]
[JAN 01 2052]	[3,830.00]		

THE "SCHEDULE OF NON-GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

[*INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.]

**SUBJECT TO REDUCTION IN ACCORDANCE WITH THE REDUCTION OF PREMIUMS PROVISION.

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS**
- ANNUAL PREMIUMS[*] -

	POLICY		POLICY
POLICY YEAR	EXCLUDING	POLICY YEAR	EXCLUDING
BEGINNING	RIDERS	BEGINNING	RIDERS
[JAN 01 2018]	\$ [514.00]	[JAN 01 2053]	\$ [4,265.00]
[JAN 01 2019]	[514.00]	[JAN 01 2054]	[4,778.00]
[JAN 01 2020]	[514.00]	[JAN 01 2055]	[5,368.00]
[JAN 01 2021]	[514.00]	[JAN 01 2056]	[6,035.00]
[JAN 01 2022]	[514.00]	[JAN 01 2057]	[6,770.00]
[JAN 01 2023]	[514.00]	[JAN 01 2058]	[7,578.00]
[JAN 01 2024]	[514.00]	[JAN 01 2059]	[8,470.00]
[JAN 01 2025]	[514.00]	[JAN 01 2060]	[9,473.00]
[JAN 01 2026]	[514.00]	[JAN 01 2061]	[10,623.00]
[JAN 01 2027]	[514.00]	[JAN 01 2062]	[11,958.00]
[JAN 01 2028]	[514.00]	[JAN 01 2063]	[13,483.00]
[JAN 01 2029]	[514.00]	[JAN 01 2064]	[15,228.00]
[JAN 01 2030]	[514.00]	[JAN 01 2065]	[17,250.00]
[JAN 01 2031]	[514.00]	[JAN 01 2066]	[19,600.00]
[JAN 01 2032]	[514.00]	[JAN 01 2067]	[22,323.00]
[JAN 01 2033]	[514.00]	[JAN 01 2068]	[25,460.00]
[JAN 01 2034]	[514.00]	[JAN 01 2069]	[29,035.00]
[JAN 01 2035]	[514.00]	[JAN 01 2070]	[32,993.00]
[JAN 01 2036]	[514.00]	[JAN 01 2071]	[37,248.00]
[JAN 01 2037]	[1,210.00]	[JAN 01 2072]	[41,703.00]
[JAN 01 2038]	[1,268.00]	[JAN 01 2073]	[50,809.00]
[JAN 01 2039]	[1,328.00]	[JAN 01 2074]	[58,172.00]
[JAN 01 2040]	[1,393.00]	[JAN 01 2075]	[68,198.00]
[JAN 01 2041]	[1,473.00]	[JAN 01 2076]	[82,549.00]
[JAN 01 2042]	[1,573.00]	[JAN 01 2077]	[88,830.00]
[JAN 01 2043]	[1,705.00]	[JAN 01 2078]	[99,330.00]
[JAN 01 2044]	[1,858.00]	[JAN 01 2079]	[99,330.00]
[JAN 01 2045]	[2,033.00]	[JAN 01 2080]	[99,330.00]
[JAN 01 2046]	[2,223.00]	[JAN 01 2081]	[99,330.00]
[JAN 01 2047]	[2,428.00]	[JAN 01 2082]	[99,330.00]
[JAN 01 2048]	[2,645.00]	[JAN 01 2083]	[99,330.00]
[JAN 01 2049]	[2,885.00]	[JAN 01 2084]	[99,330.00]
[JAN 01 2050]	[3,153.00]	[JAN 01 2085]	[99,330.00]
[JAN 01 2051]	[3,463.00]	[JAN 01 2086]	[99,330.00]
[JAN 01 2052]	[3,830.00]		

THE "SCHEDULE OF GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

[*INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.]

**SUBJECT TO REDUCTION IN ACCORDANCE WITH THE REDUCTION OF PREMIUMS PROVISION.

POLICY DATA

		[JAN 01 2017]	POLICY DATE
EXPIRY DATE	[JAN 01 2087]	[35]	AGE OF INSURED
INSURED	[JOHN DOE]	[SPECIMEN]	POLICY NUMBER
FACE AMOUNT	[\$100,000]	[JAN 01 2017]	DATE OF ISSUE
SEX OF INSURED	[MALE]	[JAN 01 2037]	LAST DATE TO CONVERT
OWNER	[THE INSURED]	[RATED NON-SMOKER]	CLASS OF RISK
		[JAN 01 2037]	FIRST PREMIUM INCREASE DATE

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDER NUMBER	SCHEDULE OF ADDITIONAL BENEFITS	ANNUAL PREMIUM*
-----	-----	-----
	NONE	

TOTAL ANNUAL PREMIUM ON POLICY DATE	\$[398.00]*
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*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INITIAL ANNUAL PREMIUM FOR POLICY EXCLUDING RIDERS:	\$[214.00]
RATED EXTRA POLICY PREMIUM	\$[184.00]

INITIAL PREMIUM AMOUNT AND MODE	\$[398.00]	[ANNUALLY]	[DIRECT]
TOTAL PAYMENTS PER YEAR			\$[398.00]

SCHEDULE OF PREMIUMS

TOTAL FIRST YEAR PREMIUMS (SEE FOLLOWING PAGES FOR PREMIUMS FOR LATER YEARS):

POLICY YEAR	ANNUALLY	SEMI-ANNUALLY	QUARTERLY	MONTHLY
[YEARS 1 - 20]	\$[398.00]	\$[202.98]	\$[102.49]	\$[34.23]
TOTAL PAYMENTS PER YEAR	\$[398.00]	\$[405.96]	\$[409.96]	\$[410.76]

THE SCHEDULE OF PREMIUMS ABOVE IS FOR [DIRECT] BILLING ONLY. A SCHEDULE OF PREMIUMS FOR OTHER PAYMENT MODES WILL BE PROVIDED ON REQUEST.

POLICY DATA (CONTINUED)

SCHEDULE OF NON-GUARANTEED PREMIUMS**
- ANNUAL PREMIUMS[*] -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[JAN 01 2018]	[\$398.00]	[JAN 01 2053]	\$ [7,900.00]
[JAN 01 2019]	[398.00]	[JAN 01 2054]	[8,926.00]
[JAN 01 2020]	[398.00]	[JAN 01 2055]	[10,106.00]
[JAN 01 2021]	[398.00]	[JAN 01 2056]	[11,440.00]
[JAN 01 2022]	[398.00]	[JAN 01 2057]	[12,910.00]
[JAN 01 2023]	[398.00]	[JAN 01 2058]	[14,526.00]
[JAN 01 2024]	[398.00]	[JAN 01 2059]	[16,310.00]
[JAN 01 2025]	[398.00]	[JAN 01 2060]	[18,316.00]
[JAN 01 2026]	[398.00]	[JAN 01 2061]	[20,616.00]
[JAN 01 2027]	[398.00]	[JAN 01 2062]	[23,286.00]
[JAN 01 2028]	[398.00]	[JAN 01 2063]	[26,336.00]
[JAN 01 2029]	[398.00]	[JAN 01 2064]	[29,826.00]
[JAN 01 2030]	[398.00]	[JAN 01 2065]	[33,870.00]
[JAN 01 2031]	[398.00]	[JAN 01 2066]	[38,570.00]
[JAN 01 2032]	[398.00]	[JAN 01 2067]	[44,016.00]
[JAN 01 2033]	[398.00]	[JAN 01 2068]	[50,290.00]
[JAN 01 2034]	[398.00]	[JAN 01 2069]	[57,440.00]
[JAN 01 2035]	[398.00]	[JAN 01 2070]	[65,356.00]
[JAN 01 2036]	[398.00]	[JAN 01 2071]	[73,866.00]
[JAN 01 2037]	[1,548.00]	[JAN 01 2072]	[82,776.00]
[JAN 01 2038]	[1,906.00]	[JAN 01 2073]	[91,370.00]
[JAN 01 2039]	[2,026.00]	[JAN 01 2074]	[92,720.00]
[JAN 01 2040]	[2,156.00]	[JAN 01 2075]	[98,786.00]
[JAN 01 2041]	[2,316.00]	[JAN 01 2076]	[100,030.00]
[JAN 01 2042]	[2,516.00]	[JAN 01 2077]	[100,030.00]
[JAN 01 2043]	[2,780.00]	[JAN 01 2078]	[100,030.00]
[JAN 01 2044]	[3,086.00]	[JAN 01 2079]	[100,030.00]
[JAN 01 2045]	[3,436.00]	[JAN 01 2080]	[100,030.00]
[JAN 01 2046]	[3,816.00]	[JAN 01 2081]	[100,030.00]
[JAN 01 2047]	[4,226.00]	[JAN 01 2082]	[100,030.00]
[JAN 01 2048]	[4,660.00]	[JAN 01 2083]	[100,030.00]
[JAN 01 2049]	[5,140.00]	[JAN 01 2084]	[100,030.00]
[JAN 01 2050]	[5,676.00]	[JAN 01 2085]	[100,030.00]
[JAN 01 2051]	[6,296.00]	[JAN 01 2086]	[100,030.00]
[JAN 01 2052]	[7,030.00]		

THE "SCHEDULE OF NON-GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

[*INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.]

**SUBJECT TO REDUCTION IN ACCORDANCE WITH THE REDUCTION OF PREMIUMS PROVISION.

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS**
- ANNUAL PREMIUMS[*] -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[JAN 01 2018]	[\$398.00]	[JAN 01 2053]	\$ [7,900.00]
[JAN 01 2019]	[398.00]	[JAN 01 2054]	[8,926.00]
[JAN 01 2020]	[398.00]	[JAN 01 2055]	[10,106.00]
[JAN 01 2021]	[398.00]	[JAN 01 2056]	[11,440.00]
[JAN 01 2022]	[398.00]	[JAN 01 2057]	[12,910.00]
[JAN 01 2023]	[398.00]	[JAN 01 2058]	[14,526.00]
[JAN 01 2024]	[398.00]	[JAN 01 2059]	[16,310.00]
[JAN 01 2025]	[398.00]	[JAN 01 2060]	[18,316.00]
[JAN 01 2026]	[398.00]	[JAN 01 2061]	[20,616.00]
[JAN 01 2027]	[398.00]	[JAN 01 2062]	[23,286.00]
[JAN 01 2028]	[398.00]	[JAN 01 2063]	[26,336.00]
[JAN 01 2029]	[398.00]	[JAN 01 2064]	[29,826.00]
[JAN 01 2030]	[398.00]	[JAN 01 2065]	[33,870.00]
[JAN 01 2031]	[398.00]	[JAN 01 2066]	[38,570.00]
[JAN 01 2032]	[398.00]	[JAN 01 2067]	[44,016.00]
[JAN 01 2033]	[398.00]	[JAN 01 2068]	[50,290.00]
[JAN 01 2034]	[398.00]	[JAN 01 2069]	[57,440.00]
[JAN 01 2035]	[398.00]	[JAN 01 2070]	[65,356.00]
[JAN 01 2036]	[398.00]	[JAN 01 2071]	[73,866.00]
[JAN 01 2037]	[1,790.00]	[JAN 01 2072]	[82,776.00]
[JAN 01 2038]	[1,906.00]	[JAN 01 2073]	[100,030.00]
[JAN 01 2039]	[2,026.00]	[JAN 01 2074]	[100,030.00]
[JAN 01 2040]	[2,156.00]	[JAN 01 2075]	[100,030.00]
[JAN 01 2041]	[2,316.00]	[JAN 01 2076]	[100,030.00]
[JAN 01 2042]	[2,516.00]	[JAN 01 2077]	[100,030.00]
[JAN 01 2043]	[2,780.00]	[JAN 01 2078]	[100,030.00]
[JAN 01 2044]	[3,086.00]	[JAN 01 2079]	[100,030.00]
[JAN 01 2045]	[3,436.00]	[JAN 01 2080]	[100,030.00]
[JAN 01 2046]	[3,816.00]	[JAN 01 2081]	[100,030.00]
[JAN 01 2047]	[4,226.00]	[JAN 01 2082]	[100,030.00]
[JAN 01 2048]	[4,660.00]	[JAN 01 2083]	[100,030.00]
[JAN 01 2049]	[5,140.00]	[JAN 01 2084]	[100,030.00]
[JAN 01 2050]	[5,676.00]	[JAN 01 2085]	[100,030.00]
[JAN 01 2051]	[6,296.00]	[JAN 01 2086]	[100,030.00]
[JAN 01 2052]	[7,030.00]		

THE "SCHEDULE OF GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

[*INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.]

**SUBJECT TO REDUCTION IN ACCORDANCE WITH THE REDUCTION OF PREMIUMS PROVISION.

POLICY DATA

		[JAN 01 2017]	POLICY DATE
EXPIRY DATE	[JAN 01 2087]	[35]	AGE OF INSURED
INSURED	[JOHN DOE]	[SPECIMEN]	POLICY NUMBER
FACE AMOUNT	[\$100,000]	[JAN 01 2017]	DATE OF ISSUE
SEX OF INSURED	[MALE]	[JAN 01 2037]	LAST DATE TO CONVERT
OWNER	[THE INSURED]	[RATED NON-SMOKER]	CLASS OF RISK
		[JAN 01 2037]	FIRST PREMIUM INCREASE DATE

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDER NUMBER	SCHEDULE OF ADDITIONAL BENEFITS	ANNUAL PREMIUM*
-----	-----	-----
	NONE	

TOTAL ANNUAL PREMIUM ON POLICY DATE	[\$514.00]*
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*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INITIAL ANNUAL PREMIUM FOR POLICY EXCLUDING RIDERS:	[\$214.00]
TEMPORARY EXTRA POLICY PREMIUM TO [JAN 01 2022]	[\$300.00]

INITIAL PREMIUM AMOUNT AND MODE	[\$514.00]	[ANNUALLY]	[DIRECT]
TOTAL PAYMENTS PER YEAR			[\$514.00]

SCHEDULE OF PREMIUMS

TOTAL FIRST YEAR PREMIUMS (SEE FOLLOWING PAGES FOR PREMIUMS FOR LATER YEARS):

POLICY YEAR YEARS [1 – 5]	ANNUALLY	SEMI-ANNUALLY	QUARTERLY	MONTHLY
	[\$514.00]	[\$262.14]	[\$132.36]	[\$44.20]
TOTAL PAYMENTS PER YEAR	[\$514.00]	[\$524.28]	[\$529.44]	[\$530.40]

THE SCHEDULE OF PREMIUMS ABOVE IS FOR [DIRECT] BILLING ONLY. A SCHEDULE OF PREMIUMS FOR OTHER PAYMENT MODES WILL BE PROVIDED ON REQUEST.

POLICY DATA CONTINUED

SCHEDULE OF NON-GUARANTEED PREMIUMS**
- ANNUAL PREMIUMS[*] -

	POLICY		POLICY
POLICY YEAR	EXCLUDING	POLICY YEAR	EXCLUDING
BEGINNING	RIDERS	BEGINNING	RIDERS
[JAN 01 2018]	\$ [514.00]	[JAN 01 2053]	\$ [3,965.00]
[JAN 01 2019]	[514.00]	[JAN 01 2054]	[4,478.00]
[JAN 01 2020]	[514.00]	[JAN 01 2055]	[5,068.00]
[JAN 01 2021]	[514.00]	[JAN 01 2056]	[5,735.00]
[JAN 01 2022]	[214.00]	[JAN 01 2057]	[6,470.00]
[JAN 01 2023]	[214.00]	[JAN 01 2058]	[7,278.00]
[JAN 01 2024]	[214.00]	[JAN 01 2059]	[8,170.00]
[JAN 01 2025]	[214.00]	[JAN 01 2060]	[9,173.00]
[JAN 01 2026]	[214.00]	[JAN 01 2061]	[10,323.00]
[JAN 01 2027]	[214.00]	[JAN 01 2062]	[11,658.00]
[JAN 01 2028]	[214.00]	[JAN 01 2063]	[13,183.00]
[JAN 01 2029]	[214.00]	[JAN 01 2064]	[14,928.00]
[JAN 01 2030]	[214.00]	[JAN 01 2065]	[16,950.00]
[JAN 01 2031]	[214.00]	[JAN 01 2066]	[19,300.00]
[JAN 01 2032]	[214.00]	[JAN 01 2067]	[22,023.00]
[JAN 01 2033]	[214.00]	[JAN 01 2068]	[25,160.00]
[JAN 01 2034]	[214.00]	[JAN 01 2069]	[28,735.00]
[JAN 01 2035]	[214.00]	[JAN 01 2070]	[32,693.00]
[JAN 01 2036]	[214.00]	[JAN 01 2071]	[36,948.00]
[JAN 01 2037]	[789.00]	[JAN 01 2072]	[41,403.00]
[JAN 01 2038]	[968.00]	[JAN 01 2073]	[45,700.00]
[JAN 01 2039]	[1,028.00]	[JAN 01 2074]	[46,375.00]
[JAN 01 2040]	[1,093.00]	[JAN 01 2075]	[49,408.00]
[JAN 01 2041]	[1,173.00]	[JAN 01 2076]	[52,644.00]
[JAN 01 2042]	[1,273.00]	[JAN 01 2077]	[57,011.00]
[JAN 01 2043]	[1,405.00]	[JAN 01 2078]	[61,052.00]
[JAN 01 2044]	[1,558.00]	[JAN 01 2079]	[65,352.00]
[JAN 01 2045]	[1,733.00]	[JAN 01 2080]	[69,931.00]
[JAN 01 2046]	[1,923.00]	[JAN 01 2081]	[74,802.00]
[JAN 01 2047]	[2,128.00]	[JAN 01 2082]	[78,675.00]
[JAN 01 2048]	[2,345.00]	[JAN 01 2083]	[83,303.00]
[JAN 01 2049]	[2,585.00]	[JAN 01 2084]	[88,204.00]
[JAN 01 2050]	[2,853.00]	[JAN 01 2085]	[93,386.00]
[JAN 01 2051]	[3,163.00]	[JAN 01 2086]	[98,873.00]
[JAN 01 2052]	[3,530.00]		

THE "SCHEDULE OF NON-GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

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**SUBJECT TO REDUCTION IN ACCORDANCE WITH THE REDUCTION OF PREMIUMS PROVISION.

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS**
- ANNUAL PREMIUMS[*] -

	POLICY		POLICY
POLICY YEAR	EXCLUDING	POLICY YEAR	EXCLUDING
BEGINNING	RIDERS	BEGINNING	RIDERS
[JAN 01 2018]	\$ [514.00]	[JAN 01 2053]	\$ [3,965.00]
[JAN 01 2019]	[514.00]	[JAN 01 2054]	[4,478.00]
[JAN 01 2020]	[514.00]	[JAN 01 2055]	[5,068.00]
[JAN 01 2021]	[514.00]	[JAN 01 2056]	[5,735.00]
[JAN 01 2022]	[214.00]	[JAN 01 2057]	[6,470.00]
[JAN 01 2023]	[214.00]	[JAN 01 2058]	[7,278.00]
[JAN 01 2024]	[214.00]	[JAN 01 2059]	[8,170.00]
[JAN 01 2025]	[214.00]	[JAN 01 2060]	[9,173.00]
[JAN 01 2026]	[214.00]	[JAN 01 2061]	[10,323.00]
[JAN 01 2027]	[214.00]	[JAN 01 2062]	[11,658.00]
[JAN 01 2028]	[214.00]	[JAN 01 2063]	[13,183.00]
[JAN 01 2029]	[214.00]	[JAN 01 2064]	[14,928.00]
[JAN 01 2030]	[214.00]	[JAN 01 2065]	[16,950.00]
[JAN 01 2031]	[214.00]	[JAN 01 2066]	[19,300.00]
[JAN 01 2032]	[214.00]	[JAN 01 2067]	[22,023.00]
[JAN 01 2033]	[214.00]	[JAN 01 2068]	[25,160.00]
[JAN 01 2034]	[214.00]	[JAN 01 2069]	[28,735.00]
[JAN 01 2035]	[214.00]	[JAN 01 2070]	[32,693.00]
[JAN 01 2036]	[214.00]	[JAN 01 2071]	[36,948.00]
[JAN 01 2037]	[910.00]	[JAN 01 2072]	[41,403.00]
[JAN 01 2038]	[968.00]	[JAN 01 2073]	[50,509.00]
[JAN 01 2039]	[1,028.00]	[JAN 01 2074]	[57,872.00]
[JAN 01 2040]	[1,093.00]	[JAN 01 2075]	[67,898.00]
[JAN 01 2041]	[1,173.00]	[JAN 01 2076]	[82,249.00]
[JAN 01 2042]	[1,273.00]	[JAN 01 2077]	[88,530.00]
[JAN 01 2043]	[1,405.00]	[JAN 01 2078]	[99,030.00]
[JAN 01 2044]	[1,558.00]	[JAN 01 2079]	[99,030.00]
[JAN 01 2045]	[1,733.00]	[JAN 01 2080]	[99,030.00]
[JAN 01 2046]	[1,923.00]	[JAN 01 2081]	[99,030.00]
[JAN 01 2047]	[2,128.00]	[JAN 01 2082]	[99,030.00]
[JAN 01 2048]	[2,345.00]	[JAN 01 2083]	[99,030.00]
[JAN 01 2049]	[2,585.00]	[JAN 01 2084]	[99,030.00]
[JAN 01 2050]	[2,853.00]	[JAN 01 2085]	[99,030.00]
[JAN 01 2051]	[3,163.00]	[JAN 01 2086]	[99,030.00]
[JAN 01 2052]	[3,530.00]		

THE "SCHEDULE OF GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

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**SUBJECT TO REDUCTION IN ACCORDANCE WITH THE REDUCTION OF PREMIUMS PROVISION.